

Information to identify the case:

Debtor 1	Charles Braswell	Social Security number or ITIN	xxx-xx-8821
	First Name Middle Name Last Name	EIN	--
Debtor 2	Valerie Braswell	Social Security number or ITIN	xxx-xx-3279
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-19407-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles Braswell

Valerie Braswell

9/10/24

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Charles Braswell
Valerie Braswell
Debtors

Case No. 19-19407-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Sep 10, 2024

Form ID: 3180W

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Charles Braswell, Valerie Braswell, 65 Werner Place, Teaneck, NJ 07666-4701
518233726	+ N J L, 225 E State St Ste 1, Trenton, NJ 08608-1800
518233728	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 10 2024 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 10 2024 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Sep 10 2024 20:59:40	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
cr	+ EDI: PRA.COM	Sep 11 2024 00:45:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518233721	+ EDI: CAPITALONE.COM	Sep 11 2024 00:45:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518259549	+ EDI: AIS.COM	Sep 11 2024 00:45:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518353949	+ EDI: BASSASSOC.COM	Sep 11 2024 00:45:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
518233723	EDI: CITICORP	Sep 11 2024 00:45:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
518233724	Email/Text: collecadminbankruptcy@fnni.com	Sep 10 2024 21:03:00	First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
518233725	EDI: IRS.COM	Sep 11 2024 00:45:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
518233722	EDI: JPMORGANCHASE	Sep 11 2024 00:45:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518246471	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 10 2024 21:01:25	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518354188	EDI: PRA.COM	Sep 11 2024 00:45:00	Portfolio Recovery Associates, LLC, C/O Capital

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518251584	EDI: PRA.COM		One, N.a., POB 41067, Norfolk VA 23541
		Sep 11 2024 00:45:00	Portfolio Recovery Associates, LLC, C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518233727	+ EDI: PRA.COM		
		Sep 11 2024 00:45:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518236971	^ MEBN		
		Sep 10 2024 21:00:15	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519522398	^ MEBN		
		Sep 10 2024 20:57:47	U.S. Bank Trust National Association, as, Trustee of the Dwelling Series IV Trust, SN Servicing Corporation, 323 5th Street, Eureka CA 95501-0305
518710788	^ MEBN		
		Sep 10 2024 20:57:49	U.S. Bank Trust National Association, as, Trustee of the Tiki Series IV Trust, SN Servicing Corporation, 323 5th Street, Eureka CA 95501, U.S. Bank Trust National Association, as 95501-0305
519522399	^ MEBN		
		Sep 10 2024 20:57:49	U.S. Bank Trust National Association, as, Trustee of the Dwelling Series IV Trust, SN Servicing Corporation, 323 5th Street, Eureka CA 95501, U.S. Bank Trust National Association, as 95501-0305
518710787	^ MEBN		
		Sep 10 2024 20:57:48	U.S. Bank Trust National Association, as, Trustee of the Tiki Series IV Trust, SN Servicing Corporation, 323 5th Street, Eureka CA 95501-0305
518233730	EDI: WFFC		
		Sep 11 2024 00:45:00	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
518313925	+ EDI: WFFC2		
		Sep 11 2024 00:45:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
518244938	+ EDI: WFFC2		
		Sep 11 2024 00:45:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
518332204	EDI: WFFC2		
		Sep 11 2024 00:45:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519794874	+ EDI: WFFC2		
		Sep 11 2024 00:45:00	Wells Fargo N.A., Personal Lending, P.O. Box 564300, Charlotte, NC 28256-4300

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518233729	*P++	WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001, address filed with court, Wells Fargo Bank Ia N, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
518314086	*+	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2024 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Dwelling Series IV Trust bkecf@friedmanvartolo.com, cwohlrab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Tiki Series IV Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Dwelling Series IV Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Leressa Crockett	on behalf of Joint Debtor Valerie Braswell Crockettlegal@gmail.com gconley103@gmail.com;crocketttr70262@notify.bestcase.com
Leressa Crockett	on behalf of Debtor Charles Braswell Crockettlegal@gmail.com gconley103@gmail.com;crocketttr70262@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Tiki Series IV Trust ecf@powerskirm.com
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirm.com
William M.E. Powers	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Tiki Series IV Trust ecf@powerskirm.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirm.com
William M.E. Powers, III	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Tiki Series IV Trust ecf@powerskirm.com

TOTAL: 13